

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Ernie Alfonzo Lee  
Olivia Knox Lee  
Debtors

Case No. 24-01198-JAW  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jun 16, 2025

User: mssbad  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Ernie Alfonzo Lee, Olivia Knox Lee, 5027 Kay Brook Dr., Byram, MS 39272-9608   |
| cr       | + CitiMortgage, Inc., 425 Phillips Blvd, Ewing, NJ 08618-1430  |
| 5390772  | + Alphonso Wright, 5942 Westmore Drive, Jackson, MS 39206-2209   |
| 5375921  | + Alphonso Wright, 5942 Westmore Drive, Jackson, MS 39206-2209   |
| 5375924  | Baptist Medical Group, P.O. Box 74533, Atlanta, GA 30384-5333  |
| 5375925  | CarMax Auto Finance, Attn: Bankruptcy, 1200 Tuckahoe Creek Pk, Richman, VA 23238   |
| 5392988  | + CitiMortgage, Inc., Cenlar FSB, Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618-1430                                  |
| 5387911  | Eileen N. Shaffer, Esq., for Alphonso Wright, Post Office Box 1177, Jackson, MS 39215-1177                               |
| 5375928  | + Quinn Healthcare, 768 N Avery Blvd, Ridgeland, MS 39157-5219   |
| 5375929  | + River Oaks, PO Box 17235, Memphis, TN 38187-0235   |
| 5375931  | + St Dominc, P.O. Box 321472, Flowood, MS 39232-1472   |
| 5399916  | US Bank, et al, NewRez LLC DBA Shellpoint Mortgage Servi, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826 |
| 5399917  | US Bank, et al, NewRez LLC DBA Shellpoint,et al, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826          |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| 5390401  | Email/PDF: bncnotices@becket-lee.com             | Jun 16 2025 19:42:37 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                                       |
| 5375922  | + Email/PDF: bncnotices@becket-lee.com           | Jun 16 2025 19:42:42 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 5375923  | ^ MEBN   | Jun 16 2025 19:28:16 | Baptist, P.O. Box 23090, Jackson, MS 39225-3090  |
| 5376994  | Email/Text: CAF_Bankruptcy_Department@carmax.com | Jun 16 2025 19:32:00 | CarMax Business Services, LLC, CarMax Auto Finance Attn: Bankruptcy Dep, 225 Chastain Meadows Court, Ste 210, Kennesaw, GA 30144 |
| 5375926  | Email/Text: correspondence@credit-control.com    | Jun 16 2025 19:32:00 | Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628  |
| 5375927  | + EDI: CITICORP                                  | Jun 16 2025 23:30:00 | Citibank, Po Box 790040, St Louis, MO 63179-0040   |
| 5378394  | + Email/Text: msecf@ms.creditorlawyers.com       | Jun 16 2025 19:32:00 | Kimberly D. Putnam, Dean Morris, LLC, For CitiMortgage, Inc., 1820 Avenue of America, Monroe, LA 71201-4530                      |
| 5398649  | Email/PDF: resurgentbknofications@resurgent.com  | Jun 16 2025 19:42:37 | Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                  |
| 5375930  | + Email/Text: mtgbk@shellpointmtg.com            | Jun 16 2025 19:32:00 | Shellpoint Mortgage, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826   |

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|         |  |                      |  |
|---------|--|----------------------|--|
| 5375932 | + EDI: SYNC  | Jun 16 2025 23:30:00 | Synch/Care Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064     |
| 5375933 | Email/Text: bankruptcynotices@trustmark.com                | Jun 16 2025 19:32:00 | Trustmark National Ban, Pob 291, Jackson, MS 39205                             |
| 5377569 | Email/Text: bankruptcynotices@trustmark.com                | Jun 16 2025 19:32:00 | Trustmark National Bank, P.O. Box 522, Jackson, MS 39205                       |
| 5375934 | + Email/Text: Bankruptcies@umc.edu                         | Jun 16 2025 19:32:00 | UMC, 2500 N State St, Jackson, MS 39216-4505                                   |
| 5388337 | Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com | Jun 16 2025 19:42:40 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 5375935 | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com   | Jun 16 2025 19:42:38 | Wf Bank Na, Attn: Bankruptcy, Po Box 14517, Des Moines, IA 50306-3517          |
| 5375936 | + Email/Text: arecf@wilson-assoc.com                       | Jun 16 2025 19:32:00 | Wilson & Associates, 1521 Merrill Dr, Ste D-220, Little Rock, AR 72211-1654    |

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Alphonso Wright   |
| cr       |               | US Bank Trust National Association, Not In Its Ind  |
| cr       | *P++          | TRUSTMARK NATIONAL BANK, P O BOX 1928, BRANDON MS 39043-1928, address filed with court:, TRUSTMARK NATIONAL BANK, P O BOX 522, JACKSON, MS 39205-0522 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

| Name                      | Email Address  |
|---------------------------|--|
| Eileen N. Shaffer         | on behalf of Creditor Alphonso Wright eshaffer@eshaffer-law.com  |
| Elizabeth Crowell Price   | on behalf of Creditor CitiMortgage Inc. Eprice@hwmlawfirm.com, ecfmail@hwmlawfirm.com  |
| Jennifer A Curry Calvillo | on behalf of Joint Debtor Olivia Knox Lee jennifer@therollinsfirm.com<br>jennifer.curry.ecf@gmail.com, CalvilloJR81745@notify.bestcase.com |
| Jennifer A Curry Calvillo | on behalf of Debtor Ernie Alfonso Lee jennifer@therollinsfirm.com<br>jennifer.curry.ecf@gmail.com, CalvilloJR81745@notify.bestcase.com     |

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Karen A. Maxcy

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust karen.maxcy@mccalla.com, BankruptcyECFMail@mccallaraymer.com;mccallaecf@ecf.courtdrive.com

Kimberly D. Putnam

on behalf of Creditor CitiMortgage Inc. kim.mackey@ms.creditorlawyers.com, msecf@ms.creditorlawyers.com

Semoune L Ellis

on behalf of Trustee Torri Parker Martin sellis@tpmartinch13.com

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Olivia Knox Lee trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea  
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Debtor Ernie Alfonzo Lee trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea  
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Torri Parker Martin

tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 Ernie Alfonzo Lee  
 First Name Middle Name Last Name

Debtor 2 Olivia Knox Lee  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **24-01198-JAW**

Social Security number or ITIN **xxx-xx-3538**

EIN --\_-----

Social Security number or ITIN **xxx-xx-1491**

EIN --\_-----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

**Ernie Alfonzo Lee****Olivia Knox Lee**  
aka Olivia K LeeDated: 6/16/25**By the court:** /s/Jamie A. Wilson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**